

Information to identify the case:

Debtor 1	<u>William M. Rolley</u>	Social Security number or ITIN	xxx-xx-1150
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracey Lynn Rolley</u>	Social Security number or ITIN	xxx-xx-8772
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20228-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William M. Rolley

Tracey Lynn Rolley
fka Tracey L. Marsden

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William M. Rolley
Tracey Lynn Rolley
Debtors

Case No. 20-20228-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William M. Rolley, Tracey Lynn Rolley, 319 Drexel Drive, Monroeville, PA 15146-1511
15186992	Kia Finance, PO Box 660891, Louisville, KY 40290
15186995	Magee Women's Hospital, c/o CMC, PO Box 16436, Pittsburgh, PA 15242
15187009	+ Victoria/Comenity Bank, PO Box 182798, Columbus, OH 43218-2798

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 15 2025 04:05:00	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	May 15 2025 04:05:00	Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15186976	+ EDI: GMACFS.COM	May 15 2025 04:05:00	Ally, PO Box 380902, Minneapolis, MN 55438-0902
15226681	EDI: GMACFS.COM	May 15 2025 04:05:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
15186977	EDI: BANKAMER	May 15 2025 03:59:00	Bank of America, PO Box 982234, El Paso, TX 79998
15192166	+ EDI: BANKAMER2	May 15 2025 04:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15186978	+ EDI: TSYS2	May 15 2025 04:05:00	Barclays Bank Delaware, POB 8803, Wilmington, DE 19899-8803
15186980	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank, PO Box 85015, Richmond, VA 23285
15212272	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 14, 2025

Form ID: 3180W

Total Noticed: 60

15186998	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	RBS Citizens, NA, 1000 Lafayette Blvd., Bridgeport, CT 06604
15186979	+ EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
15194236	EDI: CAPITALONE.COM	May 15 2025 04:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15186981	+ EDI: CITICORP	May 15 2025 04:05:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
15186982	+ EDI: CITICORP	May 15 2025 04:05:00	Citicards CBNA, 5800 South Corporate, Sioux Falls, SD 57108-5027
15186983	+ Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank, PO Box 7092, Bridgeport, CT 06601-7092
15186984	+ Email/Text: mediamanagers@clientservices.com	May 15 2025 00:07:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
15186986	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:17:48	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15186985	+ Email/PDF: creditonebknotifications@resurgent.com	May 15 2025 00:31:15	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15186987	EDI: DISCOVER	May 15 2025 04:05:00	Discover, PO Box 15316, Wilmington, DE 19850
15190285	EDI: DISCOVER	May 15 2025 04:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223780	+ Email/Text: kburkley@bernsteinlaw.com	May 15 2025 00:09:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15186988	+ EDI: HFC.COM	May 15 2025 03:59:00	HSBC Bank, 95 Washington St., Buffalo, NY 14203-3006
15222221	^ MEBN	May 15 2025 00:05:32	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690
15196776	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 15 2025 00:09:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
15220178	EDI: JEFFERSONCAP.COM	May 15 2025 04:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15186990	+ EDI: JPMORGANCHASE	May 15 2025 04:05:00	JPMCB, PO Box 15369, Wilmington, DE 19850-5369
15186991	+ EDI: JPMORGANCHASE	May 15 2025 04:05:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
15204847	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15186989	EDI: WFNNB.COM	May 15 2025 04:05:00	Jared/Comenity Bank, PO Box 1822789, Columbus, OH 43218
15194125	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:17:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15186993	+ EDI: LENDNGCLUB	May 15 2025 04:05:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15186994	+ EDI: SYNC	May 15 2025 04:05:00	Lowes, PO Box 965036, Orlando, FL 32896-5036
15186996	^ MEBN	May 15 2025 00:06:43	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
15199491	Email/Text: invenioabt@phillips-cohen.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 14, 2025

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		May 15 2025 00:07:00	PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801
15204190	EDI: PRA.COM	May 15 2025 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15186997	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 00:17:46	PennyMac, PO Box 514387, Los Angeles, CA 90051-4387
15225194	+ Email/PDF: ebnotices@pnmac.com	May 15 2025 00:18:47	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15221442	EDI: Q3G.COM	May 15 2025 04:05:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
16469939	+ Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 00:17:42	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587
15186999	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
15187000	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15187001	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/JCP, PO Box 965007, Orlando, FL 32896-5007
15187002	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Ntwk, PO Box 965036, Orlando, FL 32896-5036
15187003	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Pep Boys, PO Box 965068, Orlando, FL 32896-5068
15187004	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
15187005	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005
15187006	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Scorerewards, PO Box 965036, Orlando, FL 32896-5036
15187007	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/TJ Max, PO Box 965036, Orlando, FL 32896-5036
15187008	+ EDI: SYNC	May 15 2025 04:05:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
15187413	^ MEBN	May 15 2025 00:07:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15210533	Email/Text: BNCnotices@dcmservices.com	May 15 2025 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15220656	EDI: AIS.COM	May 15 2025 04:05:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15187010	+ EDI: SYNC	May 15 2025 04:05:00	Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LVNV Funding, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Resurgent Receivables LLC, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: May 14, 2025

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15199492

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PCA ACQUISITIONS V LLC, 1002 JUSTION STREET, WILMINGTON DE 19801-5148, address filed with court:, PCA Acquisition V, LLC c/o, Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington DE 19801

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Joint Debtor Tracey Lynn Rolley lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor William M. Rolley lowdenscott@gmail.com

TOTAL: 7